

NORTH PEACE SAVINGS NEW MEMBER PROMOTION TERMS AND CONDITIONS

VERSION DATE: [September, 2023]

The New Member Promotion (defined below) is referred to as the “**Promotion**”. The Promotion is administered by Interior Savings Credit Union with offices at 300-678 Bernard Avenue, Kelowna BC, V1Y6P3.

By participating in the Promotion, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions.

Section A: Promotion

This Section A sets out the terms and conditions for the Interior Savings Promotion for New Members

The Promotion consists of a \$300 cash bonus (the “**New Member Bonus**”).

The Promotion runs from September 4, 2023 at 12:00 AM PST until 500 new members are reached or December 31, 2023 at 11:59 PM PST (the “**New Member Promotion Period**”).

To receive the New Member Bonus, you must meet all New Member Eligibility Requirements and complete the New Member Qualifying Criteria set out under this Section A.

New Member Eligibility Requirements

The Promotion is open to any resident of British Columbia who:

- (i) is at least 17 years of age
- (ii) has not been a member of Interior Savings, Spruce Credit Union or North Peace Savings, as applicable
- (iii) has not participated in the Promotion or any other Get Your Share™ Promotion, since January 1, 2020, as determined by Interior Savings or North Peace Savings in its sole discretion.
- (iv) qualifies to open a new Personal Membership and must be approved by Interior Savings to open a new Personal Account.

Employees of Interior Savings and North Peace Savings and/or a subsidiary of Interior Savings and North Peace Savings are not eligible to participate in the Promotion.

Interior Savings refers to all merged credit unions including Interior Savings Credit Union, Spruce Credit Union, North Peace Savings.

New Member Qualifying Criteria

To earn the New Member Bonus, you must complete all the following steps (the “**New Member Qualifying Criteria**”):

Step 1: Register for the Promotion:

- a. Visit <https://info.interiorsavings.com/2023-npmember-signup.html>
- b. Complete the online form before the end of the New Member Promotion Period. You will need to submit your legal name and email address and phone number.
- c. Contact North Peace Savings by visiting a branch or calling our contact centre.

Step 2: Become a member and open a New Personal Account with North Peace Savings after completing Step 1. This step must be completed no later than December 31, 2023.

Opening a new personal account includes a non-registered chequing or savings account with North Peace Savings ("**New Personal Account**").

Step 3: Set up at least one recurring, pre-authorized payment or pre-authorized payroll or pension deposit transaction within 60 days of opening your account.

This step must be completed no later than December 31, 2023.

NOTES:

- You must remain a member in good standing at the time you receive your New Member Bonus, and for not less than six (6) months after the end of the month during which you receive your New Member Bonus.
 - If you do not remain a member of North Peace Savings in good standing for a minimum six (6) months after the end of the month during which you receive your New Member Bonus, as described above then you must repay the full amount of the cash portion of the applicable New Member Bonus to us on demand by us. Without limiting your obligation to repay that amount, you hereby authorize us to deduct all or any part of that amount from your New Personal Account or any other account you maintain with us.
- North Peace Savings is not obligated to open a new membership or new Personal Account. If, in its discretion, North Peace Savings does not open a membership or New Personal Account, you will not be eligible for any New Member Bonus.

Promotion Fulfillment

The New Member Bonus earned will be deposited to your Eligible Account via electronic funds transfer within 14 business days once you have fulfilled the qualifying criteria.

"**Eligible Account**" means one of your personal non-registered chequing or savings accounts held at North Peace Savings.

Promotion Limits

Each individual is limited to one New Member Bonus in their lifetime. For joint accounts, each New Member who is issued membership shares and meets the New Member Eligibility Criteria is eligible to receive the New Member Bonus. The New Member Bonus is not transferrable or assignable. No substitutions will be permitted.

Awarding the New Member Bonus is at the sole discretion of Interior Savings Credit Union, including North Peace Savings.

Promotion – Privacy Notice

Interior Savings Credit Union, including North Peace Savings, is referred to as ISCU in this section.

ISCU will collect personal information from you to administer the Promotion and to determine your eligibility to receive the new member bonus. This may include the information you submit as part of the Promotion, information required to open your membership, New Personal Account or new Business Account.

By participating in the Promotion, you consent to ISCU's collection, use and disclosure of your personal information for the administration of the Promotion, and otherwise in accordance with [ISCU's Privacy Policy](#).

ISCU may transfer personal information that we collect or that you provide as described in these Terms and Conditions to contractors, service providers and other third parties we use to support our business (such as service providers that assist us with cloud-based data storage) and who are contractually obligated to keep personal information confidential, use it only for the purposes for which we disclose it to them, and to process the personal information with the same standards set out in ISCU's Privacy Policy.

ISCU may process, store and transfer your personal information in and to the United States, which has different privacy laws that may or may not be as comprehensive as Canadian law. In these circumstances, the governments, courts, law enforcement or regulatory agencies of the United States may be able to obtain access to your personal information through the laws of the United States.

Whenever we engage a service provider, we require that its privacy and security standards adhere to ISCU's Privacy Policy and applicable Canadian privacy legislation.

You are welcome to contact us to obtain further information about our privacy policy.

You also consent to ISCU using aggregated and anonymized information from your personal information to generate reports regarding the Promotion and entrant demographics, which reports ISCU may disclose to other persons provided that no identifying information is included in such reports.

Promotion – General Terms and Conditions

Interior Savings Credit Union, including North Peace Savings, is referred to as ISCU in this section.

ISCU will not be liable to any person for: (a) erroneous, lost, late, incomplete or misdirected entries to the Promotion; (b) any damage or loss arising from, connected with, or relating to the Promotion, regardless of the cause or any fault of ISCU or any person for whom ISCU is responsible, and notwithstanding that any of those persons may have been advised of the possibility of the loss or damage being incurred.

In participating in the Promotion, you agree to comply with all applicable laws (including laws relating to privacy, protection of personal information and unsolicited commercial communications) and community standards and must not infringe or violate the rights (including privacy and publicity rights) of any person.

The Promotion is subject to all applicable laws and regulations and are void where prohibited by law. If any provision of these Terms and Conditions is found by any court of competent jurisdiction to be unenforceable, all other provisions will remain in full force and effect. These Terms and Conditions are governed solely by the laws of British Columbia, Canada and applicable federal laws of Canada, excluding any rules of private international law or the conflict of laws that would lead to the application of any other laws.

Any dispute between ISCU and you or any other person arising from, connected with or relating to the Promotion, participation the Promotion, the use or misuse of personal information provided in connection with the Promotion, or any related matters (“**Disputes**”) will be resolved before the courts in the applicable province, and you hereby irrevocably attorn to the exclusive jurisdiction of those courts in respect of all Disputes. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

If for any reason ISCU determines, in its discretion, that the Promotion is not capable of being conducted as intended by ISCU, ISCU may in its discretion withdraw, cancel, terminate, modify, or suspend all or any part of such Promotion.

To the fullest extent permissible by applicable law, by participating in the Promotion, you agree to indemnify and hold harmless ISCU against all and any claims arising out of or in connection with any breach by you of these Terms and Conditions or your participation in the Promotion.

ISCU is not obligated to pay any of the New Member Bonus to any person, if ISCU is of the opinion, in its sole discretion, that such person, or any other person or group of persons connected directly or indirectly in any way with such person, is abusing or attempting to abuse the Promotion or is otherwise not acting in good faith in its dealings with ISCU.

ISCU is not obligated to respond to any correspondence regarding the Promotion from any person, but ISCU may in its discretion respond to questions and queries by email at info@interiorsavings.com.

ISCU may, in its discretion, change, supplement or amend these Terms and Conditions from time to time by posting amended Terms and Conditions.

Decisions of ISCU regarding any and all aspects of the Promotion are final and binding on all participants.